

## **LISTING OF THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. **(Currently Amended)** An asset tracking, managing and servicing system, comprising:

a user-referenced subsystem including, for each of a plurality of users, a respective A/R ~~(user-based assets and/or information data records)~~ DB which comprises a database capable of storing data records relating to user-based assets or user-based information and further including a records associator and a request processor, ~~the A/R DB comprising user-based assets and/or relationships (A/R) data records;~~

a plurality of service/product, vendor-referenced, databases comprising SP/V ~~(service/product vendor-referenced)~~ data records which constitute data records describing vendor-referenced services or products that relate to corresponding user A/R data records, the SP/V data records comprising service and product information; and

a C/C ~~(control/communication)~~ subsystem which is a control and communication subsystem and that ~~enables~~ causes interactions between the A/R data records that are user-referenced and the SP/V data records that are vendor-referenced, in a manner that creates current user information, including via interactions initiated by vendors.

2. **(Original)** The system of claim 1, further including a facility associated with the user-referenced subsystem which groups selected items from the A/R data records into groups of records.

3. **(Original)** The system of claim 1, in which the A/R data records include asset-related information.

4. **(Original)** The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: warranties; periodic maintenance; payment schedules; payment history; proof of ownership of assets; proof of purchase; product recall data; tax related information; installment payment dates; expiration dates; renewal dates; expenditure history; and next mandated maintenance date.

5. **(Original)** The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: time and date of transactions; vendor; personal data of purchaser; addressing information of recipient; personal demographic information about purchaser and/or recipient; generic description of an asset; contract terms and conditions; entity purchased from; and contact information.

6. **(Original)** The system of claim 5, in which the data items also include transaction type information including: purchase, rental, lease, and contract signing.

7. **(Original)** The system of claim 1, in which the user-referenced subsystem further includes a security controller.

8. **(Original)** The system of claim 7, in which the security controller is operable to set a variety of authorization levels that determine and select those A/R data records to which the request processor shall have access.

9. **(Original)** The system of claim 8, in which the authorization levels are based on criteria selected from a criteria group that consists of: a user ID; a requestor PIN; type of access rights granted; data that pertains to assets associated with a requestor; transaction code; A/R data record category; and vendor class.

10. **(Original)** The system of claim 1, in which the A/R data records are encrypted.

11. **(Original)** The system of claim 1, the A/R data records including personal preference information.

12. **(Original)** The system of claim 7, in which the security controller enables communication via a trusted agent.

13. **(Original)** The system of claim 1, in which the request processor includes a facility that enables the user-referenced subsystem to respond to unsolicited requests for detailed information about assets.

14. **(Original)** The system of claim 1, in which the request processor receives a request for information from remote computing facilities.

15. **(Original)** The system of claim 1, in which the request processor assigns a unique transaction number to each request.

16. **(Original)** The system of claim 1, in which the request processor develops a history of transactions.

17. **(Original)** The system of claim 1, in which the records associator is a facility that automatically establishes associations between A/R records of various types, based on a set of criteria.

18. **(Original)** The system of claim 17, in which the records associator tentatively establishes associations at the time a transaction is made.

19. **(Original)** The system of claim 17, including an inference engine and in which the criteria for the records associator are developed by the inference engine which is a software component of the records associator that analyzes consumers transactions as they occur, to derive likely associations.

20. **(Original)** The system of claim 17, further including a user rule facility which is referenced by the records associator to develop rules of association.

21. **(Original)** The system of claim 1, further including an editor/viewer in the user-referenced subsystem through which users access the A/R data records for the purposes of editing and viewing the same.

**22. (Original)** The system of claim 1, further comprising an individual best coordinator (IBC), which is a process that provides decision support to a user based on a current transaction and current assets in the user's A/R DB.

**23. (Original)** The system of claim 22, in which the IBC is operable on the basis of heuristics and rules established by the user and an analysis engine.

**24. (Original)** The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a user's PC.

**25. (Original)** The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on the Internet.

**26. (Original)** The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a private database located outside of the user's individual PC.

**27. (Original)** The system of claim 1, further including a facility that enables user-to-user communications.

**28. (Original)** The system of claim 1, further including a facility that enables user-to-vendor communications and the transference of information from vendor-based databases to users at the request of users.